United States Bankruptcy Court
Middle District of Florida

In re: Mark Gilbert
Debtor

Case No. 14-01430-CPM
Chapter 7

CERTIFICATE OF NOTICE

District/off: 113A-8 User: cellil Page 1 of 1 Date Rcvd: May 21, 2014
Form ID: B18 Total Noticed: 25

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 23, 2014.

db +Mark Gilbert, 115 E 131st Ave, Tampa, FL 33612-3401
24292891 +Bk Of Amer, Correspondence Unit/CA6-919-02-41, Po Box 5170, Simi Valley, CA 93062-5170
24292893 +Dept of Justice - Tax Div., 950 Pennsylvania Ave. N.W., Room 4141, Washington, DC 20530-0009
24292900 +Internal Revenue Service, 3848 West Columbus DR, Tampa, FL 33607-5768
24292902 +Intl Coll Sv/MAF Collections, Po Box 2842, Tampa, FL 33601-2842
24292907 +Rubin & Debski, PA, PO Box 47718, Jacksonville, FL 32247-7718
24292910 +Suntrust Bk, Attn: Bankruptcy Division, Po Box 85092, Richmond, VA 23285-5092

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QVJBROOK.COM May 21 2014 22:18:00 V John Brook, 2520 ML King Street North, Saint Petersburg, FL 33704-2718
24292890 +EDI: ARSN.COM May 21 2014 22:18:00 ARS National Services, Inc., PO Box 469046, Escondido, CA 92046-9046
24292892 +EDI: CHASE.COM May 21 2014 22:18:00 Chase Mht Bk, Attention: Bankruptcy, Po Box 15298, Wilmington, DE 19850-5298
24292894 +E-mail/Text: bankruptcy.bnc@gt-cs.com May 21 2014 22:41:08 Greentree, PO Box 6172, Rapid City, SD 57709-6172
24292903 EDI: IRS.COM May 21 2014 22:18:00 IRS, PO Box 105404, Atlanta, GA 30348
24292906 EDI: IRS.COM May 21 2014 22:18:00 IRS, PO Box 480, Holtsville, NY 11742
24292901 EDI: IRS.COM May 21 2014 22:18:00 Internal Revenue Service, Federal Payment Levy Program, Stop 5050, Annex 5, PO Box 219236, Kansas City, MO 64121-9236
24292897 EDI: IRS.COM May 21 2014 22:18:00 Internal Revenue Service, P. O. Box 69, Memphis, TN 38101-0069
24292896 EDI: IRS.COM May 21 2014 22:18:00 Internal Revenue Service, Philadelphia CIO, P.O. Box 21126, Philadelphia, PA 19114
24292895 EDI: IRS.COM May 21 2014 22:18:00 Internal Revenue Service, Special Proceedures, Stop - 5720, 400 W Bay St. Ste 35045, Jacksonville, FL 32202
24292905 EDI: IRS.COM May 21 2014 22:18:00 IRS, ACS Support - Stop 5050, PO Box 219236, Kansas City, MO 64121-9236
24292904 EDI: IRS.COM May 21 2014 22:18:00 IRS, P.O. Box 69, Memphis, TN 38101
24292899 +EDI: IRS.COM May 21 2014 22:18:00 Internal Revenue Service, 2970 Market Street, Mail Stop 5-Q30.133, Philadelphia, PA 19104-5002
24292898 EDI: IRS.COM May 21 2014 22:18:00 Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
24553701 +EDI: STF1.COM May 21 2014 22:18:00 SunTrust Bank, Attn: Support Services, P.O. Box 85092, Richmond, VA 23286-0001
24292909 +EDI: STF1.COM May 21 2014 22:18:00 Suntrust Bank, PO Box 85041, Richmond, VA 23285-5041
24292908 +EDI: STF1.COM May 21 2014 22:18:00 Suntrust Bank, Po Box 85052, Richmond, VA 23285-5052
24292911 +EDI: USAA.COM May 21 2014 22:18:00 Usaa Sb, 10750 Mc Dermott, San Antonio, TX 78288-1600

TOTAL: 18

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 23, 2014 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 21, 2014 at the address(es) listed below:

Curran K Porto on behalf of Debtor Mark Gilbert curran@portolegalcenter.com, maria@portolegalcenter.com
David B. McEwen, Attorney for Trustee on behalf of Trustee V John Brook dmcewen@davidmcewen.com
United States Trustee - TPA7/13 USTPRegion21.TP.ECF@USDOJ.GOV
V John Brook johnbrooktrustee@tampabay.rr.com, vjbrookjr@ecf.epiqsystems.com

TOTAL: 4

Form B18 (Official Form 18)(12/07)

United States Bankruptcy Court

Middle District of Florida

Case No. 8:14−bk−01430−CPM
Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):
Mark Gilbert
115 E 131st Ave
Tampa, FL 33612

Social Security No.:
xxx−xx−8816

Employer's Tax I.D. No.:

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: May 21, 2014

Catherine Peek McEwen
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE
IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7 , the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

a. Debts for most taxes;

b. Debts incurred to pay nondischargeable taxes;

c. Debts that are domestic support obligations;

d. Debts for most student loans;

e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;

f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;

g. Some debts which were not properly listed by the debtor;

h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;

i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and

j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.